Americo Benchmark Flex
Fixed Indexed Annuity

Rates effective as of: November 3, 2026

Americo has made rate adjustments to the Benchmark Flex FIA Series. **New contracts issued on or after November 3, 2026, will recieve the new rate.**

Rates in GREEN indicate an increase from the previous rate. Rates in RED indicate a decrease.

Strategy	Benchmark Flex	Benchmark Flex Plus
Performance Trigger (Trigger Rate)		
S&P 500® Index (Annual Point-to-Point)	7.00%	**4.50%**
S&P 500® Index (5-Year Guaranteed Rates)	**6.00%**	4.00%
Cap Ladder (Cap Rate)		
S&P 500® Index (5-Year Guaranteed Rates)	**8.00%**	**4.00%**
S&P 500® Index (10-Year Guaranteed Rates)	**8.50%**	**5.25%**
Participation Rate (Uncapped)		
S&P 500® Distance Stabilizer Index (Annual Point-to-Point)	**75%**	**55%**
S&P 500® Distance Stabilizer Index (2-Year Point-to-Point)	100%	**80%**
S&P PRISM® Index (Annual Point-to-Point)	**160%**	120%
S&P PRISM® Index (2-Year Point-to-Point)	**230%**	165%
Cap Rate		
S&P 500® Index (Annual Point-to-Point)	**8.00%**	5.00%
Blended Performance (Participation Rate / Fixed Rate)		
S&P PRISM® Index (5-Year Guaranteed Rates)	200% / **6.25%**	100% / **4.60%**
Premium Bonus		
Premium Bonus	Not Available	**15%**
Fixed Rate Strategy		
Fixed Rate Strategy	**4.35%**	**3.00%**

Rate Lock Guidelines: to lock in current rates that are higher than newly declared rates, applications must be received in the Home Office by November 2, 2026, 5:00 P.M. Central. And, all funds for these applications must be received in the Home Office no later than 60 days from the application receipt date. Contracts that meet the rate lock requirements will receive the higher of the current or newly declared rates for each index strategy selected.

For information on rate changes, please contact your broker dealer or IMO/IDC marketer.

Rates are effective as of November 3, 2026 and are subject to change.
Americo Benchmark Flex FIA Series is underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Some products and benefits may not be avaialble in all states. Certain restrictions and variations apply. Consult the contract and riders for all limitations and exclusions.

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